

LOCAL FORM 3015.1

1:15-bk-11713

United States Bankruptcy Court  
Eastern District of Tennessee

In re Theresa A Turner

Debtor(s)

Case No.

Chapter

13

CHAPTER 13 PLAN

☒ Original ☐ Amended

Dated: April 24, 2015

**1. Payments and Term.**

The debtor will pay the chapter 13 trustee \$ 800.00 Monthly for 60 months by Wage Order to Amazon and the following additional monies: NONE.

**2. Priority Claims (including administrative expenses).**

(a) All administrative expenses under 11 U.S.C. §§ 503(b) & 1326 will be paid in full, including fees to the debtor's attorney in the amount of \$ 1,500.00, less \$ 0.00 previously paid by the debtor.

(b) Except as provided in paragraph 6 below, claims entitled to priority under 11 U.S.C. § 507 will be paid in full deferred cash payments, with tax claims paid as priority, secured, or unsecured in accordance the filed claim.

**3. Secured Claims.**

(a) *Cramdowns.* The holders of the following allowed secured claims retain the liens securing such claims and will be paid by the trustee the value of the security in the manner specified below. The portion of any allowed claim that exceeds the value indicated will be treated as an unsecured claim under paragraph 4(a) below.

| <u>Creditor</u>       | <u>Collateral</u>                  | <u>Value</u>     | <u>Monthly<br/>Payment</u> | <u>Interest<br/>Rate</u> |
|-----------------------|------------------------------------|------------------|----------------------------|--------------------------|
| <b>Ally Financial</b> | <b>2010 Kia Forte 57,000 miles</b> | <b>\$8759.00</b> | <b>\$259.00</b>            | <b>3%</b>                |

(b) *Surrender.* The debtor will surrender the following collateral and the creditor will have an allowed deficiency claim which will be paid as unsecured under paragraph 4(a) below.

| <u>Creditor</u> | <u>Collateral to Be Surrendered</u> |
|-----------------|-------------------------------------|
| <b>-NONE-</b>   |                                     |

(c) *Long-Term Mortgages.* The holders of the following mortgage claims will retain their liens and will be paid monthly maintenance payments which will extend beyond the life of the plan. Any arrearage amount set forth below is an estimate; arrearage claims will be paid in full in the amount in the filed claim, absent an objection.

| <u>Creditor</u>            | <u>Estimated<br/>Arrearage</u> | <u>Arrearage<br/>Interest Rate</u> | <u>Arrearage<br/>Monthly Payment</u> | <u>Maintenance<br/>Payment</u> | <u>Payment By:<br/>(Trustee or Debtor)</u> |
|----------------------------|--------------------------------|------------------------------------|--------------------------------------|--------------------------------|--|
| Bank of America Home Loans | \$493.37                       |                                    | \$10.00                              | \$493.37                       |  |

(d) *De Novo Review.* Notwithstanding any provision of this plan, the secured status and classification of any purported secured claim are subject to *de novo* review on the request of any party in interest made within 90 days following the filing of the claim or the expiration of the deadline for filing proofs of claim, whichever comes later.

**4. Unsecured Claims.**

(a) *Nonpriority.* Except as provided in subparagraph (b) and in paragraph 6 below, allowed nonpriority unsecured claims will be paid: 10 %.

(b) *Post-petition.* Claims allowed under 11 U.S.C. § 1305 will be paid as ordered by the court.

**5. Executory Contracts and Unexpired Leases.** Except the following which are assumed, all executory contracts and unexpired leases are rejected, with any claim arising from the rejection to be paid as unsecured as provided in paragraph 4(a) above:

Other Party to Contract  
**-NONE-**

Property Description and Treatment by Debtor

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**6. Special Provisions.** (such as cosigned debts, debts paid by third party, student loans, special priority debts)  
Student loans to be paid outside of the plan.

/s/A. Christian Lanier, III

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/s/Theresa A. Turner